

Certificate Number: 17082-PAM-DE-037860978

Bankruptcy Case Number: 23-01546



17082-PAM-DE-037860978

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 18, 2023, at 8:38 o'clock AM MST, PAUL D WAGAMAN completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 18, 2023 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director